



## Saving On Wireless with the Sprint Discount Program

Great news! Members are eligible to receive a 10% discount on select regularly priced monthly data service from Sprint thanks to the Sprint Discount Program.

Here's some of the other great benefits you get:

- Waived activation fee on new lines (\$36 savings)
- Waived upgrade fee (\$36 savings)
- Buy online and receive additional savings
- Unlimited data available on select plans while on the Sprint network
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Valid in conjunction with most Sprint national headset offers and other promotions.

Claim your discount with Corporate ID: NACUC\_ZZM.

To receive the Sprint Credit Union Member Discount, both new and existing Sprint customers must verify credit union membership. Members can do this through the Love My Credit Union Rewards app, or by filling out a Verification Form that can be found on the Hawaii Schools Federal Credit Union website at: [www.hawaiischoolsfcu.org](http://www.hawaiischoolsfcu.org). Go to the menu header that reads, "Membership" and scroll down to the sub-heading that reads, "Advantages". Then go to the heading that reads, "Sprint".

Make the switch to Sprint and start saving today!

For more information on the Sprint Discount Program, go to: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).



According to the Better Business Bureau (BBB), financial abuse of elders is a serious problem. What's troubling is that most abuse cases are committed by family members or others close to the victims.

### What is considered financial abuse of an elder?

- Using the elder's money or assets for someone's personal gain
- Fraudulently appropriating the elder's identity for personal gain
- Taking advantage of a unique relationship of trust

### What things can the elderly do to protect themselves and prevent financial fraud from happening to them?

- Plan ahead to protect their assets and ensure that their wishes are being followed
- Consult a licensed financial advisor or attorney before signing complex agreements or anything that they don't understand
- Build relationships with professionals who are involved with their finances and can assist in monitoring for suspicious activity
- Limit the use of cash
- Trust their instincts and feel free to say "no".
- If they feel pressured that someone close to them is asking for info/access to their finances, report it to another family member or friend
- Always ask for details in writing and get second opinions before changing their power of attorney, wills, Trusts, etc.

Should you feel that you are a victim of financial abuse, call the Honolulu Police Department or report it to the United States Department of Justice at: [stopfraud.gov/protect-yourself.html](http://stopfraud.gov/protect-yourself.html).

### Savings Dividend Rates\*

Savings**	
\$25.00 to \$9,999.99	0.10% APY
\$10,000.00 to \$49,999.99	0.10% to 0.14% APY
\$50,000.00 and Over	0.14% to 0.20% APY
Holiday Club Savings <sup>1</sup>	1.00% APY
Individual Retirement Account (IRA)	
\$0.00 to \$9,999.99	0.30% APY
\$10,000.00 to \$49,999.99	0.30% to 0.38% APY
\$50,000.00 and Over	0.38% to 0.50% APY
Individual Retirement Account (IRA) Share Certificate <sup>1</sup>	
1 Year Term	0.50% APY
2 Year Term	0.60% APY
3 Year Term	0.70% APY
4 Year Term	0.80% APY
5 Year Term	1.00% APY
Share Certificate <sup>1</sup>	
6 Month Term	0.25% APY
12 Month Term	0.35% APY
24 Month Term	0.45% APY
36 Month Term	0.55% APY
48 Month Term	0.75% APY
60 Month Term	0.95% APY
Super Saver Certificate Share Account <sup>2</sup>	
12 Month Term	3.00% APY

### Personal Loan Product Rates\*

Shared Secured Loans <sup>3,4</sup>	
Borrowing \$45,000.00 and Over	2.00% Margin
\$30,000.00 to \$44,999.99	2.50% Margin
\$15,000.00 to \$29,999.99	2.75% Margin
\$14,999.99 and Lower	3.00% Margin
Personal Loan <sup>4,5</sup>	2.74% APR
Tuition Loan <sup>4,5</sup>	1.74% APR
New & Used Vehicle Loan	
New Vehicle Loan <sup>4,5</sup>	1.70% APR
Used Vehicle Loan <sup>4,5</sup>	1.70% APR
Overdraft Line of Credit <sup>3</sup>	8.00% APR
Visa Credit Cards <sup>6</sup>	
Visa Gold Credit Card	9.50% APR
Visa Platinum Credit Card <sup>7</sup>	5.90% APR

### Real Estate Loan Product Rates\*

Home Equity Line of Credit	
Loan-To-Value 80% <sup>8,9</sup>	
1-Year Rate Fixed	1.00% APR
3-Year Rate Fixed	3.00% APR
5-Year Rate Fixed	4.00% APR
Loan-To-Value 90% <sup>8,9</sup>	
1-Year Rate Fixed	6.00% APR
3-Year Rate Fixed	6.00% APR
Fixed-Rate Mortgage Loans	
Loan-To-Value 80% <sup>8,9</sup>	
5-Year Term, No Points	3.75% APR
7-Year Term, No Points	4.00% APR
10-Year Term, No Points	4.25% APR
15-Year Term, No Points	4.75% APR
Loan-To-Value 90% <sup>10</sup>	
15-Year Term, No Points	7.25% APR

\*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 07-01-2015; subject to change. All credit union products & services subject to membership eligibility. All loan products subject to credit review. \*\*Earn one or more of the noted APYs based on each portion of your average daily balance (ADB) that falls within each tier. This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. Holiday Club Savings accounts are subject to a maximum monthly deposit of \$200. Share Certificate accounts are subject to a minimum deposit of \$2,500. <sup>3</sup>Super Saver Certificate Share Account: This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends and is subject to a maximum opening deposit of \$1,000 and available for a 12-Month term only. Limited to one account per member with a Checking Account including a direct deposit arrangement. Other restrictions may apply. Limited time offer; subject to change or cancellation without notice. <sup>4</sup>Shared Secured loans will incur a rate of no more than 3.00 percentage points (what we call a Margin) above the posted Dividend Rate (APY) for the type of Savings or Share Certificate account pledged for collateral; based on average dividend rate for deposit pledged. <sup>5</sup>Lowest available rate for a 3-year term loan on Vehicle Loans and a 1-year term loan on Personal and Tuition Loans including a 0.25% (quarter-percent) discount for existing/renewing members. Other rates and terms available. <sup>6</sup>Based on credit standing, loan rates may vary up to 17.00% APR for a Tuition Loan or 18.00% APR for all other loans. Vehicle Loan amount maximum for all vehicle loans are based on the value of the vehicle. <sup>7</sup>Visa Gold and Platinum Credit Cards are subject to underwriting guidelines. Visa Platinum Credit Card's minimum credit line is \$5,000. <sup>8</sup>5.90% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. <sup>9</sup>APRs are the lowest available rates including a 0.25% (quarter-percent) off for existing/renewing members (if applicable). For residential, owner-occupied, fee simple properties in the State of Hawaii; for refinancing or advancing equity of an existing home, and not for purchase of a new home. Lowest available rate subject to certain conditions. <sup>10</sup>Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. <sup>11</sup>Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

For our members!



## GOOD NEWS: CUT YOUR INTEREST RATE!

We can **LOWER THE INTEREST RATE** on your existing Hawaii Schools FCU **AUTO or PERSONAL LOAN** up to **HALF A PERCENTAGE POINT (0.50%)** and that could save you hundreds of dollars on your existing loan!\*

Here's how...

**REFER A FRIEND OR FAMILY MEMBER** who needs an AUTO LOAN to Hawaii Schools FCU, and when their loan is approved and funded, we will automatically lower the interest rate on your existing Hawaii Schools FCU Auto or Personal Loan by a quarter percent (0.25%) and you'll enjoy that lower rate for the remainder of the term of that loan!!! Then, **DO IT AGAIN!** Refer another new Auto Loan and lower your rate ANOTHER quarter percent!\*

We really appreciate our members and would love it if you help us get the word out about our competitive rates and terms. AND, whoever you refer would also be able to refer their friends or family and take advantage of the same offer even on their new loan!

For more information on this limited time promotion, call our Lending Department at 521-0302, then select option 4.

\*Limit of two (2) quarter percent (0.25%) offers can be applied to each existing loan. Existing loan must be in good standing. Available on close-end installment loans only. Subject to approval and funding of a new (no refinances) auto loan. Limited time offer. Other restrictions may apply.

## Hawaii Schools Federal Credit Union

233 Vineyard Street  
Honolulu, Hawaii 96813  
Phone: (808) 521-0302  
Toll-Free: (866) 521-0302  
Fax: (808) 538-3231  
Monday, Tuesday, Thursday—8:30AM to 5:00PM  
Wednesday—8:30AM to 4:00PM  
Friday—8:30AM to 6:00PM  
Saturday & Sunday—Closed



### Take advantage of CUDL

Take advantage of Credit Union Direct Lending (CUDL), a service that provides Hawaii Schools Federal Credit Union financing on-site at participating CUDL dealerships.

When purchasing your next vehicle, let the dealership know you are a Hawaii Schools Federal Credit Union member and that you would like financing through the CUDL program. Applying is fast and easy plus you get the same great, low financing rate of the credit union right there and a decision within minutes. After your financing is approved, you will fill out some paperwork necessary to process the loan. After that, the dealership will forward all of your loan documents to us and you can head home in your new vehicle that same day. It is that simple!

Plus, for a limited time, get a very low rate of 1.99% APR\* for new or used auto loans up to 5-years. This rate is one of the lowest rates of the top credit unions in Hawaii so take advantage of it soon.

Should you have any questions or need more information on how the CUDL program works or about other auto loan rates, please call our Lending Department at 521-0302, then select option 4.

\*APR is Annual Percentage Rate. 1.99% APR is for new or used auto loans for terms up to 5-years and is subject to credit review. Rate includes a 0.25% (quarter-percent) discount for existing/returning borrowers and is one of the lowest rates of the top thirteen (13) credit union in Hawaii. Other rates and terms are available. Rate subject to change.



*Featuring...*

### Member Glenn Monden

In this edition, we feature member, Glenn Monden, a retired electrician and dog breeder of Champion purebred Welsh Corgis.

Glenn was born and raised in Honolulu. He attended Aiea Elementary, Aiea Intermediate, and Aiea High School. At age nineteen, he became an electrician, worked for several different electrical companies, and eventually retired from the business after forty years.

He met his wife Nancy through her father, who was also an electrician. They had two daughters. Their oldest is a teacher at Aiea Elementary School teaching Special Education and going for her masters in Special Education specializing in Autism. Their youngest is getting her masters in Physician's Assistant in Fort Lauderdale at Nova Southeastern University.

On the weekends, Glenn likes to go fishing when he can, and take care of his American Kennel Club (AKC), champion Welsh Corgi show dogs. His dogs have participated in the Hawaii Kennel Club, shows in Ewa Beach, on the Windward side of the island, and also on the West Coast near San Jose. He also enjoys being a dog breeder. He has only been doing it for two years but loves seeing the cute puppies.

Glenn joined Hawaii Schools FCU because his wife was already a member. Now that he's retired, he comes into town to pick up his wife from work and do errands. But before he goes to pick her up, on some days, he comes into the branch with his dogs to do some transactions. He likes Hawaii Schools FCU because the branch staff is friendly and easy to work with.

In Glenn's spare time, he enjoys working around the house doing yard work or working on the house.

One piece of advice Glenn would like to give our members is continue to do your banking with Hawaii Schools Federal Credit Union because the services are good.

### Break the Debt Cycle



While some credit cards may have a relatively high interest rate, would it seem smarter to pay your cards down as quickly as you can or save a small rainy day fund to help with decreasing your credit card debt?

The answer depends on you.

Here are three (3) simple steps you can take to help break the debt cycle:

**1. CREATE A SMALL EMERGENCY FUND.** To build your emergency fund, consistently direct deposit a certain dollar amount from your paycheck to your savings account. Another method is set up an automatic monthly transfer from your checking account to your savings account.

**2. PAY OFF CREDIT CARD DEBT.** Some experts recommend that you pay the smallest balance first. Some say to pay down the balance with the highest interest rate so that you'll save more money in the long run. You choose which works best for you. Remember that for faster results pay more than the minimum each month.

**3. SET TO REACH A LARGER GOAL.** When you have paid off your credit card debt, move onto larger goals such as building a larger emergency fund, saving for a down payment on a home, or paying off your mortgage.

Need assistance into reducing your debt? Talk to one of our knowledgeable loan representatives at 521-0302, then select option 4.



### Pacific Business News: Hawaii Schools Federal Credit Union is One of Three Hawaii Credit Unions among Nation's Least Likely to Fail

Hawaii Schools Federal Credit Union is one of three Hawaii credit unions and among the top 50 healthiest credit unions least likely to fail, according to a study by Sageworks Bank Information, a web-based data platform that collects data on all U.S. banks and credit unions.

The study looked at

financial data from the fourth quarter of 2014 for 6,000 credit unions across the country and calculated their Texas Ratios, an indicator of financial institution's health.

"Considering that credit unions have a more stringent cut-off than banks for non-performing loans, it's impressive that each of these institutions has been able to keep asset quality so high," said James Noe, an analyst at Sageworks, in a statement."

To read the full article, visit our website homepage link titled: [Hawaii Schools Federal Credit Union Among Top 50 Healthiest Credit Unions.](#)